

How to Calculate Your Assessment – Industrial Banks

Question: Sample Thrift & Loan has 280,350,000.00 in total assets. If the base rate for the assessment is \$0.80231, how much does Sample Thrift & Loan pay?

1. Select the asset tier in Column A into which the institution falls. Sample Thrift & Loan would fall into Tier 5.

Column A	Column B	Column C	Column D	Column E	Column F
Tier	If assets are greater than:	But less than:	Pay the maximum amount from the previous tier:	Plus this percent of the base rate for those assets greater than the amount in Column B	Which is obtained by multiplying those assets greater than the amount in Column B by this amount
1	0	2,000,000	0	100.00%	0.00080231000
2	2,000,000	20,000,000	1,605	50.00%	0.00040115500
3	20,000,000	100,000,000	8,825	12.00%	0.00009627720
4	100,000,000	200,000,000	16,528	6.25%	0.00005014438
5	200,000,000	1,000,000,000	21,542	6.00%	0.00004813860
6	1,000,000,000	2,000,000,000	60,053	4.00%	0.00003209240
7	2,000,000,000	6,000,000,000	92,145	3.50%	0.00002808085
8	6,000,000,000	20,000,000,000	204,469	3.00%	0.00002406930
9	20,000,000,000	40,000,000,000	541,439	2.5%	0.00002005775
10	40,000,000,000	+	942,594	1.5%	0.00001203465

2. For those assets less than the amount in Column B, take the maximum assessment of the previous tier. For the example given, it would be \$21,542.
3. For those assets greater than the amount in Column B, multiply the amount that is greater by the figure in Column F Example: (\$80,350,000 X 0.00004813860) = \$3,868
4. Add the amount in #2 to the product of #3: (\$21,542 + \$3,868)
5. Answer: the total assessment for Sample Thrift & Loan is \$25,410.

Note: The minimum assessment is \$5,000.